

FILED
8/1/24 12:33 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	Case No. 23-20575 JAD
)	Chapter 13
Kelly R. Bender,)	Related to Docket No. 60
<i>Debtor</i>)	
)	Doc. # 94
Kelly R. Bender,)	
<i>Movant</i>)	
)	
vs.)	
)	
Ronda J. Winnecour, Esq., Trustee,)	
<i>Respondent</i>)	

CONSENT ORDER AMENDING CONFIRMATION ORDER DATED JULY 19, 2023

AND NOW, come the Debtor and the Chapter 13 Standing Trustee, through counsel, and aver the following:

WHEREAS:

1. This case was filed on March 16, 2023;
2. The Debtor sought an order permitting post-petition vehicle financing. That order was entered on August 11, 2023 at Doc. 60.
3. The Debtor was approved for financing through American Credit Acceptance. The monthly payment is \$476.29 and the first payment is due for July 2024. The Debtor has provided the Trustee with the account number.
4. The Debtor has filed an amended plan to include the new obligation, and the confirmation hearing is scheduled for August 29, 2024 at 9:00 a.m.
5. The Debtor is desirous of making adequate protection payments pending confirmation of the newer amended plan.
6. The Trustee is expected to hold sufficient funds to make the adequate protection payments without impact on existing creditors.

IT IS AGREED AND ORDERED:

1. The July 19, 2023 confirmation order, is hereby amended to include, under Paragraph "K" the following: The Trustee is authorized to pay adequate protection payments to

American Credit Acceptance in the monthly sum of \$476.29 beginning with the first payment due July 2024 and each month thereafter until further Order of Court.


2. The Trustee is authorized to disburse this adequate protection payment in the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan.

Consented to:

/s/ Kenneth Steidl
Kenneth Steidl, Esq.
Attorney for Debtor

/s/ Kate DeSimone
Kate DeSimone, Esq.
Attorney for Trustee

So Ordered:


jsf
Jeffery A. Deller
United States Bankruptcy Judge

Dated: August 1, 2024

In re:
Kelly R. Bender
Debtor

Case No. 23-20575-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 01, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2024:

Recip ID	Recipient Name and Address
db	+ Kelly R. Bender, 1038 Tee Line Drive, Aliquippa, PA 15001-5613
cr	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
15581838	Aptive Pest Control, PO Box 736025, Dallas, TX 75373-6025
15581846	+ CVAC Lawn Care, PO Box 47, Crescent, PA 15046-0047
15581839	+ Clairmont Manor Community Assoc., c/o Acri Community Realty, 290 Perry Highway, Pittsburgh, PA 15229-1864
15581852	+ Global Discovery Vacations, 5360 College Blvd, Suite 200, Overland Park, KS 66211-1641
15581854	Goldman Sachs Bank USA, Goldman Sachs Bank Usa, Philadelphia, PA 19176
15581857	+ Hopewell Township, c/o Sharp Collections, PO Box 81, Sharpsville, PA 16150-0081
15581858	+ Hopewell Township Sewer, 1700 Clark Blvd., Aliquippa, PA 15001-4205

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 02 2024 00:08:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 99605, Arlington, TX 76096-9605
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 02 2024 00:08:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 02 2024 00:19:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 02 2024 00:08:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15589399	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 02 2024 00:08:00	ACAR Leasing Ltd. /d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
15581834	+ Email/Text: amscbankruptcy@adt.com	Aug 02 2024 00:09:00	ADT, 3190 S. Vaughn Way, Aurora, CO 80014-3512
15590737	+ Email/Text: amscbankruptcy@adt.com	Aug 02 2024 00:09:00	ADT LLC, 3190 South Vaughn Way, Aurora, CO 80014-3512
15581835	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 02 2024 00:08:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15820114	Email/Text: bankruptcy@acacceptance.com	Aug 02 2024 00:09:00	American Credit Acceptance, PO Box 204531, Dallas, TX 75320-4531
15593546	Email/PDF: bncnotices@becket-lee.com	Aug 02 2024 00:19:09	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15581837	+ Email/PDF: bncnotices@becket-lee.com	Aug 02 2024 00:20:27	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15581836	+ Email/PDF: bncnotices@becket-lee.com	Aug 02 2024 00:19:12	Amex, P.o. Box 981537, El Paso, TX 79998-1537

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 01, 2024

Form ID: pdf900

Total Noticed: 59

15581840	Email/Text: documentfiling@lciinc.com	Aug 02 2024 00:08:00	Comcast Xfinity, PO Box 60533, City of Industry, CA 91716-0533
15581842	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 02 2024 00:08:00	Comenity/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15581841	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 02 2024 00:08:00	Comenity/Sephora, Po Box 182120, Columbus, OH 43218-2120
15581843	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 02 2024 00:08:00	Comenitycapital/Ulta, Po Box 182120, Columbus, OH 43218-2120
15581844	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 02 2024 00:08:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15581845	+ Email/Text: ccusa@ccuhome.com	Aug 02 2024 00:08:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15583568	Email/Text: mrdiscen@discover.com	Aug 02 2024 00:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15581847	+ Email/Text: mrdiscen@discover.com	Aug 02 2024 00:08:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15581848	+ Email/Text: mrdiscen@discover.com	Aug 02 2024 00:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15602416	+ Email/Text: jdryer@bernsteinlaw.com	Aug 02 2024 00:08:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15581849	+ Email/Text: kburkley@bernsteinlaw.com	Aug 02 2024 00:09:00	Duquesne Light Company, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15601439	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 02 2024 00:08:00	Freedom Mortgage / Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9749
15581851	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 02 2024 00:08:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15581850	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 02 2024 00:08:00	Freedom Mortgage Corporation, 951 W Yamato Rd, Suite 175, Boca Raton, FL 33431-4444
15581856	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 02 2024 00:08:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70321, Philadelphia, PA 19176-0321
15581855	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 02 2024 00:08:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
15581853	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 02 2024 00:08:00	Goldman Sachs Bank USA, Lockbox 6112, Philadelphia, PA 19170-0001
15581860	+ Email/Text: bankruptcy@huntington.com	Aug 02 2024 00:09:00	Huntington Bank, Attn: Bankruptcy, 41 S High St, Columbus, OH 43215-3406
15581859	Email/Text: bankruptcy@huntington.com	Aug 02 2024 00:09:00	Huntington Bank, Huntington Banks, Columbus, OH 43216
15581861	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 02 2024 00:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15601758	Email/PDF: resurgentbknotifications@resurgent.com	Aug 02 2024 00:07:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15581863	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 02 2024 00:08:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15581862	+ Email/Text: Mercury@ebn.phinsolutions.com	Aug 02 2024 00:08:00	Mercury/FBT, Po Box 84064, Columbus, GA 31908-4064
15581864	Email/Text: bankruptcydepartment@tsico.com	Aug 02 2024 00:09:00	Nationwide Credit, PO Box 15131, Wilmington, DE 19850-5131

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 01, 2024

Form ID: pdf900

Total Noticed: 59

15581865	^	MEBN	Aug 01 2024 23:57:18	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
15583622	+	Email/Text: ebnpeoples@grblaw.com	Aug 02 2024 00:08:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15598156		Email/Text: bnc-quantum@quantum3group.com	Aug 02 2024 00:08:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15601713		Email/Text: bnc-quantum@quantum3group.com	Aug 02 2024 00:08:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15581867	+	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 02 2024 00:19:34	Syncb/At Home CC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15581866	+	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 02 2024 00:19:03	Syncb/At Home CC, Po Box 965013, Orlando, FL 32896-5013
15582018	^	MEBN	Aug 01 2024 23:57:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15581869	+	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 02 2024 00:19:51	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15581868	+	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 02 2024 00:06:20	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15581870		Email/PDF: ais.tmobile.ebn@aisinfo.com	Aug 02 2024 00:19:22	T Mobile, PO Box 37380, Albuquerque, NM 87176-7380
15581871	+	Email/Text: rhoy@volkweins.com	Aug 02 2024 00:09:00	Volkwein's Music, 138 Industry Drive, Pittsburgh, PA 15275-1014
15581872	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 02 2024 00:19:51	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
15581873	+	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 02 2024 00:06:26	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15590871		Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 02 2024 00:07:23	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15601762	*+	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 01, 2024

Form ID: pdf900

Total Noticed: 59

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@yahoo.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Kelly R. Bender julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor Freedom Mortgage Corporation matthew.fissel@brockandscott.com wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10